

## ABSTRACT OF THE DISCLOSURE

A home banking system for receiving bank service and doing home-shopping by using a personal computer connected to a card interface unit, and a method thereof, wherein the home banking system includes: a computer for data-communicating with a bank system through a modem; and the card interface unit for reading coded information on a card or recording coded information on the card, and generating coded information to be transmitted to the bank system, thereby easily and safely providing the bank service and home-shopping.